

# Exhibit J



Visa EU Selects Fair, Isaac's Next-Generation Fraud Management Solution To Protect 208 Million Payment Cardholders

*Fair, Isaac's Industry-Standard Fraud Detection Solutions Expand In Europe; Provide Improved Cross-Border Fraud Protection Capabilities*

January 22, 2003 (San Rafael, California, USA) — Fair, Isaac and Company, Incorporated (NYSE:FIC) today announced that Visa International European Union (Visa EU) has signed a contract to offer the company's next-generation fraud management technology to all of its issuing Member financial institutions, representing 26 European countries. The selection strengthens Fair, Isaac's global leadership in providing payment card fraud detection technologies in the European financial services market.

As the first client to utilize Fair, Isaac's next generation Falcon™ Fraud Manager solution and Fraud Predictor with Merchant Profiles, Visa EU can now offer its Member issuers a simple and cost-effective method to substantially mitigate fraud losses while protecting more than 208 million payment cardholders from card fraud.

"This agreement significantly expands and diversifies Fair, Isaac's key international partnerships and makes our industry-standard fraud detection solutions more broadly available worldwide," said Tom Grudnowski, Fair, Isaac CEO. "We're proud to be partnering with Visa EU, and we expect this new partnership will create unrivaled fraud protection and benefits for Visa Member institutions and their customers in Europe."

The powerful combination of Visa's unique view of data, Falcon and Fraud Predictor offers a leap in fraud detection through the Falcon patented neural network technology and cardholder account information, leveraging Fraud Predictor's merchant-specific data and patented profiling technology to better identify multiple types of payment card fraud. The Visa EU solution will be deployed utilizing the newly released Falcon Fraud Manager Version 5 technology architecture, the latest version of Fair, Isaac's industry-standard fraud solution, which now provides an easy-to-use, thin-client Graphical User Interface (GUI) for more efficient case management.

"We look forward to working with Visa EU to provide the highest-level fraud protection possible to the European Visa issuers, and to further increase global industry awareness of the importance and benefits of implementing advanced fraud management capabilities," said Tim Grace, Vice President of Business Management in Fair, Isaac's Strategy Machines — Fraud Analytics business unit.

Payment card fraud in Europe rose sharply between 1999 and 2001. According to the Lafferty 2003 Card Fraud Report, the European Commission estimated that card fraud in the European Union (EU) reached £600 million (\$943 million) in 2000. In particular, there has been a significant increase in cross-border fraud, which occurs when the fraudster executes a fraudulent transaction through a merchant outside the payment card issuer's home market. Visa's worldwide view of merchant data makes them best placed to capture this cross border fraud.

"With the volume of card fraud on the rise, it is vital for Visa EU to respond quickly and provide Member banks with the technology capabilities they need to effectively combat fraud and cut losses, regardless of their card portfolio size," said Robert Littas, Senior Vice President of Risk Management for Visa EU. "As one of the leading card associations in Europe, we have chosen Fair, Isaac, the number one provider of fraud detection technology, because of its tremendous benefits and proven success in protecting issuers and payment card users worldwide."

The ability to easily and cost-effectively deploy Falcon and Fraud Predictor at Visa EU provides the Visa Members with access to the latest technology available to mitigate fraud losses and protect their cardholders from fraudulent activities. Many of these issuers might otherwise be unable to tap leading-edge fraud management solutions due to the cost and resources required for an issuer-specific implementation.

Fair, Isaac's Falcon and Fraud Predictor with Merchant Profiles will replace Visa EU's current solution, Cardholder Risk

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Identification Service (CRIS), as the standard fraud score. The ability to incorporate the predictive power of merchant data greatly increases the detection power of fraud scores. Additionally, the solution will provide a custom model based on Visa EU data, providing Member issuers with maximum fraud protection in the cross-border environment. Fair, Isaac will also deliver an array of fraud consulting services, including rollout infrastructure consulting and optimization of rules.

Falcon Fraud Manager is a neural network-based predictive software system that protects more than 450 million payment card accounts worldwide — approximately 65 percent of all credit card transactions — and collectively saves financial institutions millions of dollars daily. Currently, more than 30 financial services institutions in Europe are using the superior fraud detection capabilities of Falcon Fraud Manager.

Fraud Predictor with Merchant Profiles is a new solution, which combines the best-in-class technology and fraud capabilities of Falcon Fraud Manager and the power of merchant profile data for even greater fraud detection.

#### **About Fair, Isaac**

Fair, Isaac and Company, Incorporated (NYSE:FIC) is the preeminent provider of creative analytics that unlock value for people, businesses and industries. The company's predictive modeling, decision analysis, intelligence management, decision management systems and consulting services power more than 25 billion mission-critical customer decisions a year. Founded in 1956, Fair, Isaac helps thousands of companies in over 60 countries acquire customers more efficiently, increase customer value, reduce fraud and credit losses, lower operating expenses and enter new markets more profitably. Most leading banks and credit card issuers rely on Fair, Isaac solutions, as do insurers, retailers, telecommunications providers, healthcare organizations and government agencies. Through the [www.myfico.com](http://www.myfico.com) Web site, consumers use the company's FICO® scores, the standard measure of credit risk, to manage their financial health. As of August 5, 2002, the business of HNC Software Inc., a leading provider of high-end analytic and decision management software, is part of Fair, Isaac.

#### **About Fair, Isaac Global Strategic Relationships**

Fair, Isaac's Global Strategic Relationship (GSR) program provides businesses worldwide with opportunities to enrich and empower their business solutions, products and services by leveraging Fair, Isaac's high-powered analytics and decision management software. Fair, Isaac partners are visionary companies with deep business domain and technology expertise in industries including financial services, insurance, retail, telecommunications, healthcare and government. Fair, Isaac also seeks alliance partners to extend its proven critical decision technologies into the pharmaceutical, utility and manufacturing industries. For more information, contact Lee E. Martin, Vice President, GSR, at [gsr@fairisaac.com](mailto:gsr@fairisaac.com) or visit [www.fairisaac.com](http://www.fairisaac.com) and go to Partners.

#### **About Visa**

Visa is one of the world's leading payment brands. Visa-branded cards generate US\$2.4 trillion in annual volume and are accepted at 30 million physical locations around the world, including 810,000 ATMs in more than 150 countries. The Visa organisation plays a pivotal role in developing innovative payment products and technologies to benefit its 21,000 Member financial institutions and their cardholders. Visa is a leader in Internet-based payments and is pioneering the creation of u-commerce, or universal commerce—the ability to conduct commerce anywhere, anytime, and any way. For more information, visit [www.visaeu.com](http://www.visaeu.com).

#### **Statement Concerning Forward-Looking Information**

Except for historical information contained herein, the statements contained in this press release that relate to Fair, Isaac, including statements regarding its Falcon Fraud Manager or Fraud Predictor with Merchant Profiles system and other Fair, Isaac products, the benefits to be derived from these products, and the availability and functionality of these products are forward-looking statements within the meaning of the "safe harbor" provisions of the Private Securities Litigation Reform Act of 1995. These forward-looking statements are subject to risks and uncertainties that may cause actual results to differ materially, including any unforeseen technical difficulties related to the implementation, use and functionality of the offering, market acceptance of the offering, the risks that customers will not perceive material benefits from the offering, failure of the offering to deliver the expected results or functionality, the introduction of products or services by our competitors, the possibility of errors or defects in the offering, the company's ability to recruit and retain key technical and managerial personnel, the maintenance of its existing relationships with key alliance partners, regulatory changes applicable to the use of consumer credit and other data, and other risks described from time to time in Fair, Isaac's SEC reports, including its Annual Report on Form 10-K for the year ended September 30, 2002, and Form 10-Q for the period ended June 30, 2002. If any of these risks or uncertainties materializes or any of these assumptions proves incorrect, Fair, Isaac's results could differ materially from Fair, Isaac's expectations in these statements. Fair, Isaac disclaims any intent or obligation to update these forward-looking statements.

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